

Information to identify the case:			
Debtor 1:	Kevin D Bailey		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	17-18847-CMG		
	Social Security number or ITIN:	xxx-xx-2913	
	EIN:	-- --	
	Social Security number or ITIN:	----	
	EIN:	-- --	
	Date case filed in chapter:	13	4/30/17
	Date case converted to chapter:	7	11/25/20

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kevin D Bailey	
2. All other names used in the last 8 years	aka Kevin D Bailey Sr.	
3. Address	15 Ridgewood Place Willingboro, NJ 08046	
4. Debtor's attorney Name and address	Andrew B. Finberg Law Offices of Andrew B. Finberg, LLC 525 Route 73 South, Suite 200 Marlton, NJ 08053	Contact phone 856-988-9055 Email: andy@sjbankruptcyllaw.com
5. Bankruptcy trustee Name and address	Karen E. Bezner 567 Park Avenue, Suite 103 Scotch Plains, NJ 07076	Contact phone (908) 322-8484

For more information, see page 2 >

Debtor **Kevin D Bailey**

Case number **17-18847-CMG**

6. Bankruptcy clerk's office	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 11/25/20
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov. (800) 676-6856</p>		
7. Meeting of creditors	December 29, 2020 at 09:00 AM	Location:
<p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
8. Presumption of abuse	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 3/1/21
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p>You must file a complaint:</p> <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>		
<hr/>		
<p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:
Kevin D Bailey
Debtor(s)

Case No. 17-18847-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Nov 25, 2020

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 27, 2020:

Recip ID	Recipient Name and Address
db	+ Kevin D Bailey, 15 Ridgewood Place, Willingboro, NJ 08046-2515
tr	+ Karen E. Bezner, 567 Park Avenue, Suite 103, Scotch Plains, NJ 07076-1754
516798796	Capital One Bank, PO Box 32081, Salt Lake City, UT 84130-0281
516798800	+ FNB Omaha, PO Box 3412, Omaha, NE 68103-0412
516924859	+ NJSVS Surcharge Violation Sys., POB 4580, Trenton, NJ 08610-0580
516857823	++ PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020 address filed with court., First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
517022452	+ Pennsylvania Dept. of Labor, Office of Unemployment, 651 Boas St., Room 525, Harrisburg, PA 17121-0751
517087930	+ Rushmore Loan Management Services, POB 55004, Irvine, CA 92619-5004
516847897	+ VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: andy@sjbankruptcyllaw.com	Nov 25 2020 23:15:00	Andrew B. Finberg, Law Offices of Andrew B. Finberg, LLC, 525 Route 73 South, Suite 200, Marlton, NJ 08053
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 25 2020 23:18:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 25 2020 23:18:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516798792	+ EDI: AMEREXPR.COM	Nov 26 2020 02:18:00	American Express, PO Box 981537, El Paso, TX 79998-1537
517079388	EDI: BECKLEE.COM	Nov 26 2020 02:18:00	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516798793	EDI: BANKAMER.COM	Nov 26 2020 02:18:00	Bank of America, PO Box 982238, El Paso, TX 79998
516798794	+ EDI: TSYS2.COM	Nov 26 2020 02:18:00	Barclays Bank Delaware, 125 South West Street, Wilmington, DE 19801-5014
516798795	EDI: CITICORP.COM	Nov 26 2020 02:18:00	Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
516798798	EDI: CITICORP.COM	Nov 26 2020 02:18:00	Citicards CBNA, PO BOX 6241, Sioux Falls, SD 57117-6241
516798799	EDI: DISCOVER.COM	Nov 26 2020 02:18:00	Discover Financial Services, PO Box 15316, Wilmington, DE 19850
516818901	EDI: IRS.COM		

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Nov 25, 2020

Form ID: 309A

Total Noticed: 25

		Nov 26 2020 02:18:00	Department of the Treasury, Internal Revenue Service, P.O. Box 7346, Philadelphia PA 19101-7346
516810773	EDI: DISCOVER.COM	Nov 26 2020 02:18:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516798797	EDI: JPMORGANCHASE	Nov 26 2020 02:18:00	Chase/Bank One Card Services, PO BOX 15298, Wilmington, DE 19850
517078047	EDI: PRA.COM	Nov 26 2020 02:18:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
517079913	EDI: PRA.COM	Nov 26 2020 02:18:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
516798803	+ Email/Text: vci.bkcy@vwcredit.com	Nov 25 2020 23:18:00	Volkswagen Credit Inc., PO Box 3, Hillsboro, OR 97123-0003

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516798801	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, Department of the Treasury, P.O. Box 9019, Holtzville, NY 11742-9019
516939722	*	IRS, POB 7346, Philadelphia, PA 19101-7346
516953083	*	IRS, POB 7346, Philadelphia, PA 19101-7346
516798802	##	NJAISC, P.O. Box 4775, Trenton, NJ 08650-4775

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 27, 2020

Signature: /s/Joseph Speetjens